Banks Are Largest Lenders To Farmers

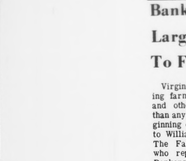
Virginia banks were providing farmers with more credit and other financial services than any other lenders at the beginning of this year, according to William A. Hunter, Cashier, The Farmers National Bank, who represents the Virginia Bankers Association as Appomattox County Key Banker. During 1969, the banks maintained their leadership in agricultural credit services.

Based on the 29th annual farm lending summary of the Agricultural and Rural Affairs Committee of The American Bankers Association, Mr. Hunter reported that at the beginning of the year, Virginia banks were helping farmers with $178 million in loans, 8 percent more than a year previous. This total included $98 million in production loans and $84 million in farm mortgages. At the same time, $36 million in farm loans was held by life insurance companies; $107 million by the Federal Land Banks; $50 million by Production Credit Associations; and $7 million in non-real estate loans, plus $4 million in real estate loans by the Farmers Home Administration. About 62 per cent of the non-real estate credit extended by lending institutions to Virginia farmers came from banks.

Mr. Hunter said that "bankers in Virginia are conscious of the large capital investments required in agriculture today and are making a concerted effort through improved lending programs to meet these changing credit demands of the state's farmers."

The increased use of credit by farmers, according to Mr. Hunter, has been accompanied by a substantial gain in the total assets of farm families. Therefore, in the aggregate, the equity position of farmers, contrary to public opinion, is being maintained at a satisfactory level. Nationally, farm families have $249 billion of their own funds invested in agriculture. This represents 81 per cent of the total capital requirements of farmers.

Mr. Hunter stressed the importance of farmers and bankers working closely together to improve farm financial arrangements. He reported that nine out of 10 insured banks throughout the country had agricultural loans outstanding, with 81 percent of the banks in Virginia extending credit to farm people.



Terry M. Phelps

PromotedBy Citgo Corp.

Terry M. Phelps, grandson of Mrs. Walter P. Phelps of Appomattox has been promoted to District Sales Manager for Cities Service Oil Company in Richmond.

Terry joined Citgo in August, 1967 and was promoted to Territory Supervisor in September, 1969. Prior to joining Citgo, he was employed by Getty Oil Company in Washington, D.C. Virginia and Maryland.

He is a graduate of Virginia Commonwealth University and holds a B.S. Degree in Business Administration.

Terry is married to the former Patricia Paxton of Lexington and they have two children, Tim and Ashley.

JORDAN 'S LADIES CLUB RALLY A HUGE SUCCESS

The Ladies Club Rally came to an end Sunday night. Rev. Winston R. Jones was our guest speaker. His subject was "Jesus Can Fix It", All present enjoyed it very much. This program was sponsored by Mrs. Revella Austin and Mrs. Mary Hubbard for the Ladies Club.

The Spiritual Knights will be in concert here Sunday night, Oct. 18, at 7:00. The sponsors, Mrs. Mary A. Trent and Mrs. Thelma Robinson, invite all to attend.

Don't forget Youth Club meeting Monday night at 7:00.

Our regular church meeting will be held Tuesday night at 7:30.

We are sorry that Mr. Ed Lee Jones is in the hospital. We wish him a speedy recovery.

Mr. Willie Carter, Mr. and Mrs. Douglas Carter, and their children, all of Ironton, Ohio were the guest of Mr. and Mrs. James Carter and Mrs. Hilda Jones.

CAR WASH BY JR. FHA

The Jr. Chapter of FHA sponsoring a car wash at Campell's American Station this Sat., Oct. 17, 1970 from 8 a.m. to 6 p.m. Please help the FHA! $2.50 per car (whole works) on Route 460.

BECKHAM

OCT. 13 – Miss Eunice Martin visited Mrs. Randolph Tyree of Waynesboro, recently.

Sunday dinner guests of Mr. and Mrs. Gibbs Martin were Mr. and Mrs. Sonny Carter, Crystal and Karen, Mr. and Mrs. Tom Maxwell and Kim and Mr. and Mrs. Larry Moore.

Irene Story visited Crystal and Karen Carter Saturday.

Mrs. Hermon Moore was Sunday dinner guest of Mrs. Percy Reynolds.

Mrs. T. R. Martin and Miss Janet Martin visited Mrs. Robert Morris Monday night.

Mr. and Mrs. Eural Martin and Don Martin of Lynchburg, visited Mr. H. O. Martin Saturday.

Mr. and Mrs. Edgar Tuck and Kathy visited Mr. and Mrs. Marvin Moore, Jr. and family Saturday evening.

Mr. and Mrs. Larry Stallings were Sunday dinner guests of Mr. and Mrs. Alfred Moore and Timmy.

Mr. John Christian was Sunday dinner guest of Mrs. Mary Burge and Mr. Paul Burge.

ST. LUKE

The annual Woman's Day Services were well attended Sun., Oct. 11 at the St. Luke Baptist Church. Mrs. Bea Patrick was chair lady. Mrs. Annie Harvey was mistress of ceremonies, introduced by Mrs. L. M. Canada. The prayer was given by Mrs. Lucenda Louis. Scripture by Mrs. Burley Mitchell. Welcome, Miss Sherry Callahan; Response, Mrs. June Nowlin; Poem, Mrs. Rose Smith Hunt; Solo, Mrs. Sadie Scott; Guest speaker, Mrs. James Page, introduced by Mrs. Inez Patrick; Mrs. Francis Tweedy was at the piano. Mrs. Page gave a wonderful message. The subject was "The Highway to Heaven". The offering was lifted by Mrs. Cathrine Tweedy, Ollie Smith and others. The captains reported with great amounts and $600 was raised for the day.

Up In Air For Reb's!

Takes practice and balance to try a tricky maneuver, but here they are -- ten attractive cheerleaders and mascot who bring enthusiasm and pep to each 7-Rebel game. You'll seem them next at the Richland Hills game at Brookville Sat. night. (On their elbows on the ground): Susan Doss, Karen Doss and Teresa Harris. (Left Pyramid): Charlene Rush and Vanessa Moore holding Cindy Smith. (In the center): Cindy Harris (co-captain) holding Jeannie Stimpson (co-captain). (Right pyramid): Susan Rosser and Gail Moore holding Jan Stanley. Cheerleader's sponsor is Mrs. Margie Doss.

Abbitt Support Offered By 'Peanutmen'

PETERSBURG – Hunter Dorden, Jr., of Franklin, has been named to head the "Peanutmen for Abbitt" Committee.

Darden, a prominent Southampton County farmer and civic leader, is also president of the Virginia Peanut Growers Association.

Abbitt's Campaign Manager, State Senator William V. Rawlings, of Capron, said: "The Peanut Committee will work actively among peanut producers and other peanut industry people in behalf of Fourth District Representative Watkins M. Abbitt, who has been one of the leading and most knowledgeable spokesmen for peanuts in Congress for the past two decades."

Abbitt is the forth ranking member of the House Agriculture Committee and represents one of the largest peanut-growing and processing areas in the country.

Monday OCTOBER 19

SPOUT SPRING

SPOUT SPRING –Company is Coming – and don't have to cook! On Monday night Rescue Squad members and Spout Spring Ruritans and other neighbors will be calling on each household for a donation for the new $12,500 ambulance for Appomattox County. HELP US HELP YOU – say the Squadmen. A new vehicle will mean even more prompt and efficient service in times of emergency . . . No amount is too small for a smile and a receipt from your friends the RESCUE SQUAD.

Now, you can make your Porch or Breezeway a warm, liveable room all winter long

Why store summer furniture—protect it from the elements—enclose your porch or breezeway with Flex-O-Glass. See your dealer for the amount you need, then just cut with scissors and tack (or staple) over your screens. For only a few dollars you now have a room you can use all winter long.

Warp's Crystal-Clear, Flexible PLASTIC FLEX-O-GLASS

Wire Rope Corp. 506510 Warp's Pioneers in Plastics Since 1924

At Hardware and Lumber Dealers Everywhere

Flex-O-Glass is a crystal-clear plastic tougher than polyethylene or glass substitute Guaranteed not to yellow, discolor or become brittle.

3 Pc. BEDROOM GROUP

Walnut Finish - Made by BROYHILL

"Quality Features- Plastic Tops on Chest and Dresser, Dust Proof Drawers - Plate Glass Mirror

DOUBLE DRESSER, MIRROR, CHEST AND PANEL BED

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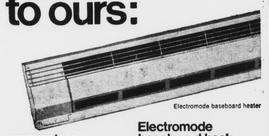
building or remodeling? compare your heating system to ours:



Electromode baseboard heater

your system:	Electromode baseboard heat:
1.	1. Safe, clean, silent—*electric*
2.	2. Even heat at outside walls—where you need it. No blasts of hot air!
3.	3. Each room controlled by its own thermostat.
4.	4. Installs easily, without ripping up walls or floors.
5.	5. No pipes, flues or ducts. Just wires.
6. *No Comparison!*	6. Efficient and economical because of Electromode's exclusive cast-aluminum heating grid.

There's no kind of heating as pleasant to live with as Electromode baseboard heating. And you can have it—in a new home or an older home—at a surprisingly low cost per month.

Let's sit down and make some more comparisons. Call or drop in soon.

SINGER ELECTRIC HEATING PRODUCTS

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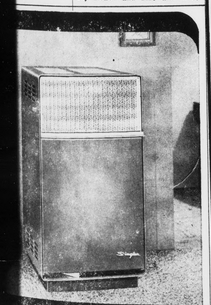
Electromode baseboard heating

RANSON ELECTRIC CO. INC.

EVERGREEN, VIRGINIA

VEPCO REDDY KILOWATT RECOMMENDED ELECTRIC HEATING AND COOLING CONTRACTOR



NOW! a SIEGLER Oil Home Heater at a Budget Price!

SIEGLER engineered—SIEGLER built—your choice these new oil home heaters offer high efficient performance, high quality and styling at low budget prices! Finished in rich, durable Bittersone hi-temperature enamel with chrome metal trim. Available in two sizes with or without blower for floor heating performance. Come in and start savin'!

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MAIN STREET APPOMATTOX, VA.

Heat from the space age laboratories of Lear Siegler, Inc.

Youth In National Contest

...GES RALLYISTS from Virginia ...ll be in a 125-mile Grand National ...Rally on Driving Road Rally which was ...k in Detroit, Mich. From left are ...ring, First Sr., Appomattox; her ...Fred Harvey; and Bruce E. Norconk ...Bout Spring. These Explorers are one of 36 teams of young men and women entered in the national road rally competition sponsored by the Lincoln-Mercury Division of the Ford Motor Company, the gateway Division, Boy Scouts of America. Norconk is the Driver, Harvey the Navigator and Miss Harvey is the team Observer.

...ERS COMPETE ...RALLY

...rules, stop watches ...ter hand, 100 teens ...ve entered the tough ...of the Grand National ...ssing Road Rally ...Mich., Oct. 7-10. ...ere Bruce Norconk, ...and Sally Harvey, ...e Bruce Norconk, ...and Paul Harvey ...Harvey, of Appomat-

...by the Lincoln-...ion of the Ford ...ny and the Explorer ...of the Boy Scouts ...ca. Entrants from ...were competing for ...in college scholar-...to the first and ...ip turns. ...ips, 125 -mile road ...ed 14 hours through ...and a night of driving ...ny their ability to ...ions and speed li-...ch complicated and ...ents.

...ight's awards ...0, 10) the young men ...heard about "Traf-...ing" from Dr. ...ff of the National ...ion known in Wash-...Dr. Ruff is a noted ...e field of driver be-...human engineering ...automobile design. ...ter all - expense-...Detroit, the teams ...Henry Ford Museum; ...ands; Ford's Rouge ...plant, the world's ...erial complex and ...steering safety cen-

...DIAL ...D NEWS

ROCKS

Oct. 12 – It was a beautiful week end.

A large number attended the Exec. Board meeting of the Appomattox Association at Red Oak Church last Monday night.

The Group 1 W.M.U. Meeting was held at Bethpeor Church on Tuesday night.

The Acteens meeting at Liberty Church on last Monday night was well attended.

Quite a few called to see Lewis Dickerson last week at the hospital. He is in a room now.

Mr. and Mrs. Julian Glober of Crewe spent Tuesday with the latter's sister, Mrs. Clarence Richardson.

Friends are sorry to hear Mrs. Clara Cumby is not so well at a nursing home in Pamplin.

Mr. and Mrs. W. R. Moore left Tuesday for West Virginia where they will spend a few days with relatives.

Sympathy is extended to Mrs. Curtis Paulette on the death of her husband. He will be greatly missed around here.

A very large crowd attended the funeral of Curtis Paulette at Evergreen Church Thursday afternoon.

Doc Goin of Richmond spent the week end with his sister and brother-in-law, Mr. and Mrs. Clarence Richardson.

Mrs. Thomas Ranson entered Va. Baptist Hospital Sunday afternoon and will undergo surgery Monday. A speedy recovery is wished her.

Frank Lee Elder spent the week end here with his parents, Rev. and Mrs. W.H. Elder.

Mr. and Mrs. Johnny Roach and Darrell, Mr. and Mrs. Stanley Roach and Mr. and Mrs. Glenn McIntosh and family enjoyed a fish fry in the home of Mr. and Mrs. Robert Roach Friday night.

Mrs. LaPage of Jefferson City, Mo. called in the home of Mr. and Mrs. Toby Inge Saturday morning where she was called here due to the death of her brother, Curtis Paulette.

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To Whom It May Concern

This is to publicize and support the school bond vote for our vitally needed classrooms for all of our children and especially for our mentally retarded and physically handicapped children of Appomattox County.

We are sure there are many of our citizens who are aware, and many who are not aware, of our need of Special Education Classes for these children. You really have no way of knowing until you are faced with this problem like we are.

As responsible parents to our retarded child, we know he must have special education so that he may be able to achieve his best potential and have a life of his own, like our other children. As all of our friends and many others know, our child is attending a special school a way from home because our school does not have Special Education Classes here. There is no way for you to know what it it like being apart from our eight year old son, We are not trying to publicize the fact that our child is mentally handicapped, for he is just one of the many in Appomattox County who will be dependent upon your support for the education that they so rightly deserve, On November 3rd, please cast your vote for the School Bond Referendum.

Two years ago, we went to our local School Board trying to get Special Education Classes here. With the help of many interested people here and with the help of our Department of Instruction and our Superintendent of Schools, our school has been approved by the State Department of Education for Special Education Classes for our handicapped children. There are many handicapped children who are in school and many who are not. There are many children attending our schools, some up to the age of 16, who have been tested and are known to be in need of special education classes and help.

We have been informed that our school may have one class starting with the lowest age group if our school can possibly locate a special education teacher. We know they are hard to get. We are in need of better schools, better education and more vocational training for our leaders of tomorrow.

We, too, are lay payers, but our child is not being educated in this county and, as far as we are concerned, he cannot be until we do have special education in our schools! We think it is time to do something more for all of the retarded children in our county.

Come November 3rd, let's do something about the education of all our children in Appomattox County, let's vote YES on the School Bond Referendum.

We would like to pass these facts on to you regarding retarded children: the U. S. Office of Education estimates that 85% of the retarded are educable, that another 12% are trainable and even the remaining 8% are place in Junior Division, Western Pleasure; 1st Place, Jr. Division of Stock Seat Equatation, Blue ribbon winner in Western Fitting and Showmanship; also, stable management. Fifth place in Jr. Western Riding; Fourth place in the Western Pleasure Championship.

Gail won 3rd place in Barrell Racing (18.2), 3rd place in Fittings and Showmanship by English hand, 5th place in Pleasure Pony riding (18.2 and under)

Jane Garrette reported on an appearance she made at an area meeting of Southside Electric Cooperative in Crewe, Va. In costume, she gave the reading of "I Am The Nation" before several thousand people gathered for the meeting. The company is one of the supporters of the 4-H "Share the Fun" Contest held in Campbell County each spring.

Carolyn Anne Giles gave an illustrated talk on "Lake a Long Look", the story of fashions for fall, which is in keeping with her major project, clothing.

The sale of light bulbs was discussed as a money-making project for 1970-71. This will be decided upon at a later date.

October 4th through Oct. 10, being "National 4-H Week", it was noted that Sherwill members placed 4- H posters in stores, made broadcasts on several local and out of town radio stations and appeared on TV.

Terry Coffey gave details for the photography contest he is conducting county wide. Any Campbell County 4-H member may choose what they consider their best black & white photo or negative (or both) taken since Oct. 1, 1969 and mail it, along with their name and address, to Terry Coffey, Concord, Va. or the 4-H Extension office in Rustburg. Winners will be by Oct. 30th, announced at Achievement Day Program.

Mrs. MacKenzie presented to the club members a large picture frame, made and donated by Mr. Clarence Fleming for the purpose of featuring the names of all Sherwill 4-H Club State winners who have attended National 4-H Club Congress in Chicago.

Devotions were given and refreshments were served by Jane Garrette, hostess for the month.

M. Glenn Giles, Jr., Reporter.

ESTATE AUCTION SAT. OCT. 17

A nine-room home and lot plus furniture, including garage will be offered at auction Saturday, Oct. 17 at the home of the late Mrs. Bess Franklin Patton, Appomattox at Percy W. George. Lunch will be available on the grounds.

Sherwill 4-H Club

The Sherwill 4-H Club of Concord held its final meeting for 1969-70 on Monday night at the Community Center.

New officers for 1970 - 71 were elected and installed. They are Carolyn Anne Giles, president; Terry Coffey, 1st vice president; Sam Jones, 2nd vice president, Gail Carson, secretary; Glenn Giles, treasurer; James Hancock, ill, reporter; Mary Carter Feagans; Anne Evans and Priscilla Clements, recreation leaders; Kathy Jones, Chaplain; and Thomas Evans, parlimentarian; Jane Garrette, outging president, organized and held the installation services.

Mr. Carey Carson, extension agent, was a guest. Leaders attending were: Mrs. James Hancock, Mrs. Hunter Evans, Mrs. L. N. Garrette, Mrs. Melvin Giles and Mrs. J. H. MacKenzie.

Tommy Dolyns was a guest 4-H Club member from Rustburg.

Members were reminded that all 4-H project books are due to be completed and turned into the 4-H Extension office at Rustburg by Oct. 30. Also, announcement was made that Achievement Day Program will be held on Nov. 17, tentatively scheduled to take place at Rustburg Intermediate School.

Mr. Carson called to the members' attention that additional financial aid is needed from 4-H members and others to help reduce the debt of the West Central 4-H Educational Center at Smith Mountain.

Anne Muse Evans and Gail Carson reported on the activities in Light Horse and Pony events at the Virginia State Fair in Richmond recently where each placed well, Anne won 1st

A REMINDER!

FINAL PAYMENTS ARE DUE ON ALL CHRISTMAS CLUBS By 6:00 p.m., October 23.

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Yes I want to lose five pounds overnight. Please rush by mail CANADIAN BLITZ DIET. I enclose $3.00 cash, money order, or cheque (Sorry no C.O.D.'s). If payment by cheque enclose $3.50 to cover handling costs.

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☑ SENIORITY
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Mark G. Weatherly, Chairman

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PASSENGER CARS

1968 CHEVROLET
CAPRICE – 4 Door Sport Sedan –W/396 Engine –Radio –Air Conditioned –Automatic Transmission –Power Steering–Power Brakes –Tinted Glass –Gray W/Black Vinyl Top –Clean–

1965 CHEVROLET
V-8 4 Door IMPALA Sport Sedan –W/Automatic Transmission –Power Steering and Radio –One Owner –

1966 CHEVROLET
CAPRICE – 4 Door Sport Sedan W/Automatic Transmission–Air Conditioned–Power Brakes –Radio –White Wall Tires –Extra Clean–

1965 CHEVROLET
V-8 – 4 Door Sedan W/327 Engine–Automatic Transmission –Dark Green W/saddle Interior –Clean–

1966 CHEVROLET
CAPRICE – 2 Door Sport Coupe – W/396 Engine –Air Conditioned–Power Steering–Power Brakes –Radio – Marina Blue –W/Black Vinyl Top –Clean–

1966 FORD
MUSTANG Coupe –W/289 V-8 Engine –Automatic Transmission –Bucket Seats –Radio – Blue W/White Vinyl Top –Sharp–

-TRUCKS -

1965 GMC
2 Ton W/Tamden Axles V-6 Engine –5 speed Transmission –Clean–

1970 CHEVROLET
V-8 Engine – 1 Ton W/Flat Body –Like New!

1961 CHEVROLET
6 Cylinder –2 Ton W/5 Speed Transmission –2 speed axle –Runs extra nice!

1968 JEEP STER
W/4 Wheel Drive V/6 Engine –Radio & Rear Seat & Front Mounted Winch –One Owner–

1949 FORD
1 1/2 Ton (Runs Good)

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